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SAIGON CASINO CLUB
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1. The name of the game and the name of every variation of the game offered to patrons of the gambling establishment:

a. PAI GOW Pai Gow is played two ways, the "house way" in which the hand is played as determined by the house rules, and the "players way" in which the hand is determined to be played by the specific desires of the players.

b. PANGUINGUE (PAN)

c. LOW BALL POKER

d. PAI GOW POKER and DOUBLE HAND POKER

e. TEXAS HOLD-EM (Hold-Em has been played very infrequently, at the request of the patrons)

f. 21ST CENTURY BLACKJACK

2. A description of the event that determines the winner of the game and every variation thereof:

a. Pai Gow "House Way"

For Pai Gow which means "make nine" is played with pairs of tiles specifically made for the game. Each player is dealt four tiles. To win a bet, both of the players pairs of two tiles (high and low) must beat all of his opponents pairs. Generally, a pair of tiles' value equals the right hand digit of the total number of dots on the two tiles, and the pair closest to nine wins. For example, two seven-dot tiles add up to 14, so the game value would be 4. A twelve-dot tile and a seven-dot tile add up to nineteen, so the game value is nine. Between those two players, the nine would win. There are 20 special pairs, which rank higher than a "nine" hand, based upon the symbolic value for the pair. For example, two twelve-dot tiles are much more valuable than their numerical value of 24, or game value of four. A pair of twelves is called double "teen-heaven" and is the second highest pair in Pai Gow.

Also, each single tile is ranked according to a table based upon the symbolic value of the tile, and symbolic rankings are used to break ties between two competing players. The classifications of the singles and ranked pairs are attached to the rules sections herein.

b. Pai Gow "Players Way"

The determination of the winner is the same as the house way except the players make the determination on how to play his own pairs of tiles.

c. PAN

PAN is played with up to eight players and the deck has 320 cards (poker deck, less the eights, nines, tens and jokers) of eight decks dealt from a shoe. Cards in each suit rank king high, then queen, then jack, seven, six, etc. aces are low. The jack and the seven are in sequence. There is no rank of suits excepts spades play double in some conditions. Chips are the method of settlement to the winner. Ten cards are dealt, and after the deal, each player in turn draws one card either from the top of the deck or from the discard pile. If the player takes the card from the top of the deck, he must immediately use it in a meld or discard it. The player may draw from the discard pile only if the top card of the discard pile was drawn from the deck and discarded by the preceding player, and he may immediately meld this card into a combination. After drawing the player may meld as many sets as he holds or add to his existing melds. The object of the play is to meld eleven cards and the first player to do so wins the game. A meld must be at least three cards, and may be as many as eleven cards. The cards must be in sequence, and three sequential cards of the same suit forms a meld, or three cards of the same rank, in different suits.

When a player shows eleven cards in meld, he collects one chip from every other player and also collects again for each "condition" (cards of value-all threes, fives and sevens).

The conditions are:

1. Any set of value cards not in the same suit receives one chip.
2. Any set of value cards in the same suit receives four chips in spades, two chips in any other suit.
3. Any set of non-value cards in the same suit, two chips in spades, one chip in any other suit.
4. Any sequence of ace-deuce-three in the same suit, two chips in spades, one chip if in any other suit.
5. An sequence of king-queen-jack in the same suit, two chips in spades, one chip in any other suit.

d. Low Ball Poker

This common game is a five draw poker, in which each player is dealt five cards, a bet is made, and the player discards any or all of the five cards which he no longer wants to hold and asks for a "hit". The player is dealt a number of cards equal to his discard, and all players bet a second time. When the bet is called, the lowest hand wins, ace through five. The player with the lowest hand wins the entire pot.

e. **Pai Gow Poker and Double Hand Poker.**

Seven cards are dealt to each player, two cards are held in front and five cards are held in back. There are two different bets on the front and back cards. After the bets are made the cards are shown. The front hand is determined by the highest hand wins (pair of aces). The back hand is then determined and the highest of that hand wins (royal flush). All bets are paid to the winner of each front hand and back hand.

The game is played with 53 cards, a standard fifty two card poker deck and a joker, which may be used as an ace or to complete a strait or flush. The game is played with seven hands of seven cards each, all dealt face-down.

A designated player selects the hand to be distributed first. Thereafter, the rest of the hands are distributed in the sequential order after that selection. The designated player shakes the dice cup to determine which player receives the first hand to be distributed which matches the numerical hand with the number of the player, counting from the designated player, with the dice. After distribution, each player arranges their seven cards into two hands, placing their cards face down with a two card hand in front, and a two card hand in back. The ranking of the cards is the same in Pai Gow Poker, designated above.

In order to win, the players highest hand must beat the corresponding hand of his opponent. The play ends when all players' hands are played, and all bets are settled, or when the designated player position wins or loses the amount it has wagered (cannot win or lose more than the original wager). Depending on the size of total bet at the designated player position, and the way the showdown turns out, any number of hands dealt from one up to all seven may actually be played.

The designated player position moves around the table and each player has the option of retaining the designated player position for no more than two consecutive hands,

f. **Texas Hold-em**

Two cards are dealt to each player and three cards are dealt face up for all players use to make a hand, together with the two cards held by each player. The players bet and at call, a fourth card is dealt up and the players bet again and after a call a fifth card is dealt up. The players place the last bet and at call, all hands are shown, the highest hand wins based upon the general rules of poker.

g. 21st Century Blackjack

Upon receiving the initial two up cards, add the numerical values of the cards of the hands and draw additional cards if needed to achieve the best possible point total "Natural 22". "Natural 22" is two Jokers, and beats all other hands.

The following are game rules.

1. If a player's total is more than "Natural 22", and the Player/Dealer's total is "Natural 22" or less, Player/Dealer wins.

2. If a player's total is "Natural 22" or less, and the Player/Dealer's total is more than "Natural 22", Player wins.

3. If a player's total is more than "Natural 22" and the Player/Dealer's is more than "Natural 22"

a. Player/Dealer is closer to "Natural 22", Player/Dealer wins.

b. Player is closer to "Natural 22", Push.

4. Player/Dealer win all ties over "Natural 22".

Double Down, Split, Odds, and Surrender.

1. Players can double-down on any two cards and receive one draw card.

2. Players cannot split, double down or surrender any hand with a Joker.

3. Players splitting: Any pair or any two cards of 10-point value will receive multiple draw cards.

4. Players may double down after split.

5. Multiple splitting is permitted (up to 3 times).

6. Player's Joker-Joker pays 2 to 1.

7. Players can surrender on their first two cards, and forfeit half of their wager.

8. If the player/dealer's hand is a natural, double down and split wager receives no action.

9. All pay-off to the extent that player/dealer's money covers.

Additional Game Rules:

1. A hand with a Joker considered frozen, and cannot receive any further action.
2. If the Player/Dealer's up card is a Joker, all hands are frozen. Players may not surrender, split, double down or draw.
3. A Joker with any card or cards is a hard 21.
4. Players with non-joker hands have the option to draw additional cards.

Pai Gow Poker Joker's Wild

Object:

The object of Pai Gow Poker Joker's Wild is to make two hands that out rank the two hands made by the Player/Dealer. The front hand which contains two cards must be lower in rank than the back hand, which contains five cards. Pai Gow Poker Joker's Wild uses the same hand rankings as standard poker games.

Game Description:

Pai Gow Poker Joker's Wild is played with a standard 52-card deck plus one joker. The joker is wild it can be used as any card, or to complete a three of a kind, straight, flush, full house or a straight flush. Pai Gow Poker Joker's Wild can be played by up to seven players.

The game requires a player/dealer and all hands are compared to the player/dealer's hand. Before the deal, each of the players posts a wager. The dealer stacks seven piles of seven cards, one card at a time, and the remaining four cards are discarded. The player/dealer selects a pile of cards to start the distribution. The player/dealer then shakes three dice in a dice cup and counts around the positions at the table counter-clockwise. Counting from the player/dealer position, the sum of the dice determines who receives the first hand and where the action begins. The remaining hands go to the other players in counter-clockwise rotation. If the position is vacant, the hand is discarded.

All players except the player/dealer look at their cards and form two hands, a two-card front hand and a five-card back hand. Standard poker rankings apply with five aces beating a royal flush. For the two-card hand, any pair beats any two unmatched cards, but straights and flushes don't apply.

The player must arrange the cards so that the five-card hand ranks higher than the two-card hand. Otherwise, the hand is fouled and the player loses automatically. After all players have placed their two hands face down, the player/dealer's seven cards are set.

Beginning with the action button, all the players' cards are exposed and compared to the player/dealer's hand. The result between the player/dealer and each player is determined by comparing the player's five-card hand with the player/dealer's five-card hand and the player's two-card hand with the player/dealer's two-card hand.

1. If the player wins both hands, the player/dealer pays out the amount wagered.
2. If the player/dealer wins one hand and the player wins the other (push), no money is exchanged.
3. If the player/dealer wins both hands, the player/dealer wins the player's wager.

If the player and the player/dealer have the same hand(s), the player/dealer wins.

PAI GOW POKER JOKER'S WILD RULES

1. Saigon Casino does not participate in the play of the game and has no interest in the outcome of the play. No individual can compete with or bet against Saigon Casino.
2. By taking a seat in a game at Saigon Casino, you agree that all decisions of the management are final. Discourteous behavior and/or abusive language will not be tolerated.
3. No decision on a hand may be rendered by a floor person once the next hand has commenced.
4. A collection is taken in advance for each wager. Player must have a full minimum bet after paying the collection.
5. Each table has a limit defining the minimum and maximum, amounts that may be wagered in each betting cycle.
6. Players must wager at least the table minimum.
7. Bet amounts over the table maximum will receive no action.
8. Player/Dealer wagers have no maximum.
9. Player/Dealer will receive action only on amount wagered. The Player/Dealer cannot collect losing bets beyond the amount that has been wagered.
10. Kum-Kum in only permitted in the bank.
11. Saigon Casino is not responsible for any disputes that arise from Kum-Kum betting.
12. All action runs clockwise beginning with action button.
13. Players may not show their hands or discuss their hands with any other player at any time while the game is in play.
14. The value of the dice cup determines which player receives the first hand and also where action starts.
15. The Pai Gow Poker Joker's Wild, the joker can be used as any card, or to complete a three of a kind, straight, flush, full house or a straight flush.
16. All cash must be converted to chips.
17. The person wagering the largest amount of money will handle the cards and has the final decision on the play of that particular hand.
18. A seated player cannot stop any backline wagers. A seated player cannot stop anyone from wagering on a betting circle that he/she is not wagering on.
19. If a seated player or an unseated player wishes to bet on other spots that are not adjacent to them, the house dealer MUST handle all transactions.
20. All wagers must be placed before house dealer opens the dice.
21. When the casino dealer opens the dice and declares "no more bets," no one is permitted to change their bet.
22. Player/Dealer's hand is not to be revealed until all other hands are set.
23. All seated players are given the opportunity to be the Player/Dealer. If no wager was placed on the prior hand, no one will be Player/Dealer on that spot.
24. The switching, passing and/or holding out of cards will foul a hand and the wager will be forfeited. Players found guilty of this practice will be barred and may be subject to prosecution.

25. Player must never hold cards below the level of the table top and cards may not leave the border of the table.
26. A player or players who remove a losing bet could be barred and/or subject to prosecution.
27. An individual has a FOULED hand if any of the following occurs:
 - a. The two-card hand is superior to the behind five-card hand.
 - b. The player does not hold exactly two cards in the front hand.
 - c. The player does not hold exactly five cards in the back hand.
28. A player is permitted to set only one hand.
29. A misdeal will be declared if one of the following occurs:
 - a. Joker or Ace is boxed or exposed.
 - b. Two or more cards are boxed or exposed.
30. Each player is responsible for the final setting of their own hands. When you're unsure in the setting of your hand, please ask the dealer or floor supervisor for assistance.
31. The casino dealer cannot permit the Player/Dealer to set his hand foul. If by mistake the house dealer permits a fouled hand to be player, the hand will be reset house way by casino management and the play will continue.
32. The Player/Dealer is permitted to request an extra shuffle from the casino dealer.
33. Only the Player/Dealer is permitted to ask for a deck change.
34. Casino Management reserves the right to make decisions which are in the best interest of the game.